Certificate Number: 16339-PAW-DE-033860892

Bankruptcy Case Number: 19-24616



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 22, 2019</u>, at 3:15 o'clock <u>PM EST</u>, <u>Renee Vinisky</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: December 22, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>